

BUILDING BUSINESS

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST

ISSUE 61: JUNE 2015



2 GUIDE TO TOLERANCES

A new guide to help you and your clients identify defective building work.

3 RISK MANAGEMENT WORKSHOP SERIES

Run by NZIBS - Get informed, protect yourself and build your business.



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GUIDE TO TOLERANCES

Disputes between contractors and their clients about what is a defect in building work can be costly for all, both in time and money. To help you and your clients identify defective building work, a guide has been published by the Ministry of Business, Innovation and Employment.

The Guide to Tolerances, Materials, and Workmanship in new residential construction (Guide to Tolerances) supports the new consumer protection measures that came into law on 1 January 2015 as part of the Building Act Reforms.

The law change introduced a defect repair period of 12 months. This means that you, the contractor, have to put right any defective work your client tells you about within 12 months of completion of the building work. You need to fix the defect in a reasonable time once your client informs you about it in writing.

DISPUTES

If there is a dispute, it is up to you to prove that the defects are through no fault of your own, your subcontractors or of the products used. The Guide to Tolerances will help those involved sort out these disputes. It is based on current acceptable standards from a cross-section of the construction industry.

The Guide covers mainly aesthetic issues in new builds and additions. It does not cover matters about compliance with the Building Code – these are dealt with through other avenues.

Where a defect is suspected, both you and your client should first refer to the contract documentation, consented plans, manufacturers' specifications/installation instructions or relevant New Zealand Standards. Where the dispute cannot be resolved by reference to any of these, the Guide

may help you and your client to know and agree what is – and what is not – a defect.

WORKING WITH THE CLIENT

The guidance is also a great tool for you to make sure your client both understands and agrees on the levels of tolerances, materials, and workmanship that are acceptable for the building work. Designers and contractors can sit down with the client before signing a contract and use the Guide to help align their expectations of quality with the choice of design, materials, and finishes and the cost of the work. This can help ensure the project is correctly scoped and avoid disappointment and disputes later on.

The Guide to Tolerances, Materials and Workmanship in new residential construction is not mandatory. If you have your own schedule for acceptable tolerances, materials, and workmanship you should discuss this with the client and get their agreement in writing before or at the time the contract is signed. Reference to the schedule should preferably be included in the signed contract. If an issue is not covered by your own schedule, your client may still refer to the MBIE Guide.

You can read more information on the new consumer protection measures at www.doyourhomework.co.nz, or look out for the guidance from late May on www.mbie.govt.nz.



**Ministry of Business,
Innovation & Employment**



Building & Housing

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NZIBS 101 RISK MANAGEMENT WORKSHOP SERIES

Understand new legislation, learn how to protect yourself and build your business.

Who do you turn to when you are seeking advice or are looking for specific training that will help future proof you and your business? Do you need a hand to understand some of these challenging topics?

ITM SPONSORED NZIBS 101 WORKSHOP SERIES

The NEW ITM sponsored NZIBS 101 Risk Management series are a great way for you to be more informed around the new legislation and to help you understand the key issues affecting the industry.

The NZIBS 101 Workshop series is for those new to the industry or looking for a refresher or to upskill. There are many benefits to any business owner when undertaking this form of training;

- Provides you with the skills and motivation to develop better business practices.
- Better understand your customers and their expectations by asking the right questions.
- Training is essential for knowledge transfer. If only staff member has special skills, you'll have a tough time recouping their knowledge when they suddenly leave the company.

The long-term gains associated with training make a difference. The short-term expense of a training program ensures you stay qualified. Learn how to protect your business. Productive and skilled workers will help your company succeed.

The time for each of the 101 presentations is 2 hours (except the Seismic course). This allows you to learn and earn in the same day. These 101 workshops and the more in-depth NZIBS core module training courses are open to all building professionals.

To book onto any training course simply go to:
www.buildingsurveyors.co.nz

WORKSHOP COSTS FOR ITM CUSTOMERS & NZIBS MEMBERS

\$235 per workshop (\$269 for non-members)

\$429 for attending two workshops on the same day (\$499 for non-members)

Payment is required in full, prior to attending the course. All prices include GST.

NZIBS 101 RISK MANAGEMENT WORKSHOP COURSES OVERVIEW

WORKSHOP 1: BUILDING ACT 101

Are you new to the building industry in NZ? Do you need a refresher of the rules? Do you get confused by council requirements? Every participant receives a copy of the Beginners Guide book as part of the workshop.

WORKSHOP 2: HOW TO KEEP YOUR BUILDING INSPECTOR HAPPY 101

Ever wonder why buildings fail building inspections? Why do most finals take two or three goes to get it right? What checklists do building inspectors use when they are checking your work? Come to this stimulating, informative presentation by Rosemary Killip who has worked alongside building inspectors and compliance officers for over 20 years. They have seen it all and she is prepared to share what she has learned from them.

WORKSHOP 3: BUILDING DISPUTES AND HOW TO REDUCE YOUR RISK OF BEING SUED 101

The last 15 years has seen a large number of legal claims made against builders. Anyone involved

in the construction industry can be caught up in a legal claim, which has the potential to have major implications for business and personal life. Do you want to learn from the mistakes of others and reduce your risk of being sued?

WORKSHOP 4: RECOGNISING DEFECTS 101

The recent Building Amendment Act means builders have new obligations to fix defects during the first 12 months after the job is finished. Do you have a good understanding of what "defects" have to be fixed for free? Where do subcontractors fit in? This workshop covers where this new requirement comes from, and what it means for you.

A certificate of completion is sent to all attendees via email. There is no examination for the 101 series.

Courses start in Auckland on June 8th, followed by Hamilton, Nelson and Wellington.

For a full schedule go to www.itm.co.nz/nzibs

WHO ARE NZIBS?

NZIBS (New Zealand Institute of Building Surveyors) Registered Building Surveyors have been at the forefront of the discovery of the leaky building problem in New Zealand since the late 1990s. But it is not all about leaky buildings:

NZIBS work closely with home owners, councils, government, architects, builders, quantity surveyors, engineers and other building professionals where in-depth technical building knowledge and investigation is required.

WHAT DOES A REGISTERED BUILDING SURVEYOR DO?

Registered members provide expert advice in construction disputes, at court hearings, and are key in isolating problems and finding technical solutions on many large or small buildings.

Registered members of the New Zealand Institute of Building Surveyors have forensic and technical skills and understand the building industry in New Zealand. Investigation and reporting often cover workmanship issues, leaky building claims, compliance, material performance, and the assessment of building defects.

For further information please visit the NZIBS website; www.buildingsurveyors.co.nz or Ph: 0800 11 34 00.



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HITACHI

18V PROSeries Impact Drill

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 - Heavy duty 2-speed gearbox with metal gears
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MOAK Holesaw Kit

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#EL15A20
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NEW PRODUCT

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POWER TOOL	WATTS	AMPS
Power Drills	60-600W	0.25 - 2.5A
Belt Sanders	500-1020W	2 - 4.5A
Jigsaws	600W	2.5A
Circular Saws	1000-1800W	4 - 7.5A
Angle Grinders	700-2000W	3 - 8.3A
Hammer Drills	600W	2.5A
Routers	480-600W	2 - 2.5A
Chainsaws	1200W	5A

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Stand with 30W LED unit

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NEW PRODUCT



MINIMISING FASTENERS POPPING

Winstone Wallboards has prepared best practice guidelines to help minimise the most common occurrences of popping.

'Popping' describes the protrusion of fastener heads through the finished surface of plasterboard. Popping may not become visible for some considerable period after completion. They may be just sitting there hidden under the paint until something like a door is slammed or the house moves slightly.

The best practice guidelines include the following topics:

- Understanding the process of timber shrinkage, with an illustration showing the effect of fasteners popping when timber dries;
- The importance of allowing adequate drying time and some key considerations for installation during the winter months;
- Correct fasteners, straight framing and correct installation;
- Tips on repairing popping and a recommendation for the best time to conduct repairs.



NEED HELP?

- The GIB® Technical Helpline is available weekdays on 0800 100 442 for further information.
- The GIB® Site Guide and relevant technical systems literature includes best practice installation guidelines to help you install plasterboard systems correctly, first time.



Download the guide at www.gib.co.nz/install

For more information about ceiling installation, contact the GIB® Helpline on 0800 100 442 or visit gib.co.nz. Our experienced technical team can provide you with all the support you need to complete your project.



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For more information on Strandfloor visit www.laminexnz.co.nz

For more information on Bostik Alpha Grip visit www.bostik.co.nz

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ALPHA GRIP

Bostik
smart adhesives

THE HEALTH AND SAFETY TOOLKIT

Part 3 of 5: Moving Materials

We all know building sites are risky places. There are a hundred and one things that can go wrong and keeping on top of all those risks is no easy task.

That's where WorkSafe New Zealand's Absolutely Essential Health and Safety Toolkit for Small Construction Sites can help. It's a starter-course in the basics of good health and safety practice that you can slip into your back pocket and use again and again.

Over the course of this year in Building Business magazine we'll be looking at a range of topics covered in the Toolkit. Last month it was a Site and Services Checklist. In this issue we're focussing on Moving Materials.

CONSIDER THE RISKS

You can't build without the concrete, timber, glass or whatever other materials you are using – but moving those materials about is a major workplace risk all by itself. And it's not just throwing your back out lifting a bag of concrete. All too often WorkSafe finds itself investigating serious and even fatal incidents where workers are crushed by falling building materials or struck by forklifts.

The best way to avoid injury from shifting heavy items by hand is to reduce the need to do so in the first place.

Whether you are shifting materials by hand or with a vehicle, you can make things a whole lot safer with a bit of forethought and planning. Before you start, ask yourself if the heavy items, such as roof trusses, kerbstones or concrete lintels could cause problems if you move them by hand. If they could, can you:

- Choose lighter materials?
- Use trolleys, hoists, telehandlers or other plant or equipment to minimise the need to lift heavy objects manually?
- Order your materials such as cement and aggregates in units that are at a manageable

weight, say 25 kilogram bags?

- Can you avoid the repetitive laying of heavy building blocks or other masonry units (weighing more than 20kg)?

TRAINING

The best way to avoid injury from shifting heavy items by hand is to reduce the need to do so in the first place. But realistically that's not always going to be possible. So make sure that everyone on site who might need to do heavy lifting has been trained to do so safely. You should also ensure they've been instructed on how to use lifting aids properly.

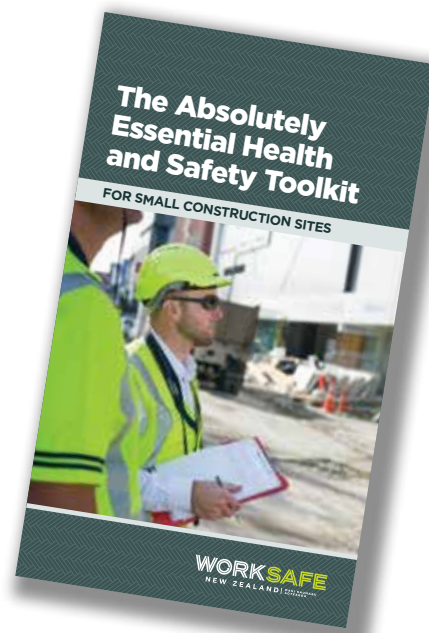
LOADING/UNLOADING

All that training will come into play from the moment any building materials arrive on site on the back of a truck – in fact even before that, if you or your crew have been involved in loading the materials for transport in the first place. Loading and unloading goods is another time to think about managing your risks.

- Have you checked that the load has not moved or destabilised in transit?
- Is there an exclusion zone around the loading/unloading area to keep people who are not involved away from the work?
- Have you planned your method of unloading and picked a safe spot to do so?
- Have you picked the right lifting equipment for the job and does it have a current annual certificate?

Of course, the best kind of risk is one you can avoid altogether. Working on the back of a truck creates risk. Do you have to access it at all or can you the preparation work be done from ground level? If it can't:

- Do you have a safe way to get up and down from the back of the vehicle?
- What are you doing to prevent workers from falling off the back of the truck?



- Are you providing sensible safety footwear with a good grip for your employees?

DIGGING

A lot of construction jobs will also include excavation work. You'll be digging out and clearing away soil, rock and lots of different fill material in-between. You may be using some pretty serious machinery. It is inherently risky work.

Take the time before you start to dig to think about those risks – such as collapsing walls, people or vehicles falling into your excavation site and how workers will get in and out safely.

- Is there a support system in place for the excavation, or has it been sloped or battered back to a safe angle?
- Is a safe method used for putting in the support, without the need for people to work in an unsupported trench?
- Are there barriers in place to stop people and vehicles falling in?
- Do you have adequate stop-blocks in place to stop tipping vehicles falling in?

- Think about neighbouring properties – could your work affect the stability of nearby structures or services?
- Are materials and plant stored well away from the edge of the excavation to reduce the chance of a collapse?
- And is the excavation regularly inspected by a competent person with the results fully recorded?

Planning is the key to a safe worksite. Identify your hazards and take action to minimise the risk. Investing a bit of time at the start of a job could be the difference between a safe, smooth job and one where someone gets seriously injured or worse.



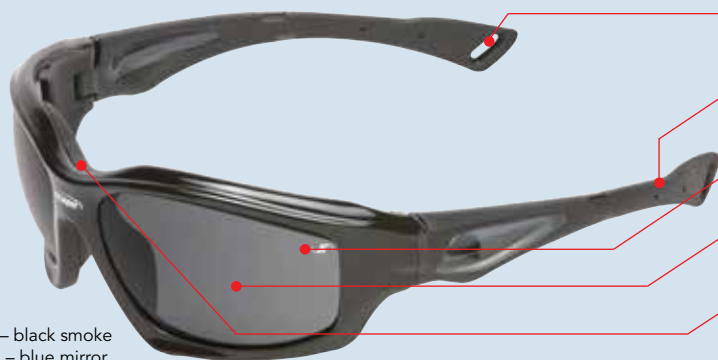
The Absolutely Essential Health and Safety Toolkit for Small Construction Sites is available on the WorkSafe website. It does not cover legal requirements and is a guide only. There is also plenty more information at business.govt.nz/worksafe/construction.

WORKSAFE
NEW ZEALAND | Kaitiaki Take Kōwhiri



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8 base lens curve provides maximum side coverage and excellent peripheral vision.

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Unique air filled rubber brow/bridge for ultimate comfort and slip resistance.
Medium impact.

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Hi grade co-moulded rubber temples for superior grip and comfort.

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Unique multi adjustable/directional TPV rubber nose bridge provides a perfect custom fit for any size face.

C-Max (anti-fog/scratch) on both lens surfaces (smoke lens), hard coated on polarised.
Medium impact.

HOW ARE YOU MANAGING THE BOOKS?

You work on the tools. At home your partner does the books. It's pretty common in small building businesses, but it could also be a recipe for major problems when things get really busy.

Most hands-on builders regard the job of keeping track of accounts, tax, contractor payments, time sheets and cashflow as their biggest nightmare. Even higher on the stress scale than unfathomable consent delays and force 10 cyclones.

But now, there really is a better way.

MAKE YOUR BOOKWORK SIMPLE

If your current way of doing your books is causing you grief, you may find that a simple cloud-based accounting package could solve all your problems.

The operative word is simple.

Because nowadays, the programmes are much easier to use, and you don't need an accountant's brain to get your head around them.

Forget about long-winded instruction manuals. You can view video tutorials on-line that show you how it's done.

And if you're unsure of anything, you can pick up the phone and talk to a real person who can walk you through each step.

Last but not least, it's easily affordable. The most popular packages start from under \$30 a month.

WHAT WILL MY ACCOUNTANT THINK?

Your accountant will be totally familiar with the most common systems used in New Zealand, MYOB and Xero.

The great thing about these programmes (apart from being easy to use) is that they can dovetail directly into your accountant's system. So when you (or your partner) inputs anything, it's automatically updated for your accountant to review.

THE FULL MONTY

A basic MYOB or Xero package will do pretty much everything you want when it comes to managing your accounts, updating records in real time every time an entry is made. A standard programme will:

- Track orders, jobs, work in progress;
- Manage invoices, contractor payments, staff pay;
- Provide regular cash flow updates;
- Keep you abreast of tax obligations including GST, PAYE etc;



- Manage staff records, timesheets, sick leave, annual leave, ACC, Kiwisaver;
- Integrate with your bank to manage online payments;
- Automatically update when there is a change in government legislation (eg tax cuts, leave entitlements etc).

Depending on the system you choose, all of your records will be available to you online 24/7, on your home computer, laptop, tablet or smartphone.

A FREE TRIAL?

If you are currently using a manual system using accounting books, or an electronic systems using spreadsheets, it's well worth checking out a cloud-based accounting programme.

It could save you and your partner a huge amount of time in conducting day-to-day business, and also potentially reduce the amount of work your accountant has to do when preparing your annual accounts.

Both Xero and MYOB offer free trials. Talk to your accountant about which programme will be most suitable for you, then give it a go.



www.xero.co.nz



www.myob.co.nz

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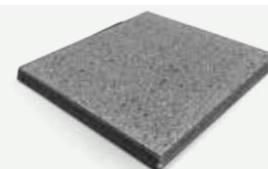
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* Limit of one per account. Strictly while stocks last.



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BUILDING CONSENT

What type of building work doesn't require a building consent?

BY GEOFF HARDY, AN AUCKLAND COMMERCIAL LAWYER

It is Section 40 of the Building Act 2004 that says you must not construct, alter, demolish or remove a building without a building consent. And it is Sections 41 and 42A that list the exceptions to that rule. There are exceptions under Section 41 for certain Government buildings, urgent work, energy work, work authorised by a territorial authority, and the various types of work listed in Schedule 1 to the Building Act. Section 42A then goes into greater detail about Schedule 1.

You do need a consent where the building work relates to a component, assembly, window or doorway that has failed to satisfy the building code requirements for durability.

This article summarises Schedule 1 for you but is only intended to give you a heads-up, or point you in the right direction. The Government has changed Schedule 1 many times over the past 15 years, to make it easier to follow and to expand the exemptions. So you cannot simply rely on your

memory of what the exemptions used to be. You can read Schedule 1 for yourself, by simply going online to: www.building.govt.nz/bc-no-consent.

The first point to remember is that the Schedule 1 exceptions only apply if the building work complies with the Building Code, and (if the work is to an existing building) it doesn't make the building less compliant than it already was. Also, the exceptions only apply if the work doesn't breach any other statute (eg. the Resource Management Act 1991, the Fencing of Swimming Pools Act 1987, or the Hazardous Substances and New Organisms Act 1996).

THE "LIKE FOR LIKE" EXCEPTION

Schedule 1 begins with the standard "like for like" exception. Since the leaky building crisis, this is no longer as simple as it seems. You can still repair, maintain or replace an existing component or assembly, using comparable materials, without a building consent. And you can still perform building work on a window or exterior doorway in an existing dwelling or outbuilding of two storeys or less, without a consent. But you do need a consent where the repair, replacement or the building work relates to a component, assembly,

window or doorway that has failed to satisfy the building code requirements for durability.

The typical example is where the component, assembly, window or doorway has failed to comply with the external moisture requirements of the building code. Clause E2 of the building code, relating to external moisture, says that buildings must be constructed to provide adequate resistance to penetration by, and the accumulation of, moisture from the outside. The subclauses then give a number of specific instances. This is what catches out most carpenters who are defending leaky building claims. No matter how innocent they may have been, the fact that they did some work that allowed water to get in and not escape, thereby allowing damage to occur, means that they breached the code, and that usually means that they are liable.

Inevitably, when the new owner discovers that the repairs haven't worked, it will be your problem, for up to 10 years after the work was done.

This is the reason why you don't do "like for like" repairs to leaky buildings without a building consent, just to appease the owner who has a limited budget, or wants to do a cover-up job at minimal expense so he can sell to an unsuspecting purchaser and make it his problem. Inevitably, when the new owner discovers that the repairs haven't worked, it will be your problem, for up to 10 years after the work was done. Just remember that the "like for like" exception doesn't apply where you want to reinstate exactly the same structure that caused the leaks in the first place. In those cases a building consent is inevitably required, and the Council is going to insist that the mistakes of the past are not repeated.

THE OTHER EXCEPTIONS

The other situations where no consent is required for general building work are single-storey detached buildings with a floor area of not more than 10m², unoccupied detached buildings, tents, marquees and similar lightweight structures, pergolas, and the repair or replacement of an outbuilding. Of course there are limitations on virtually every one of those categories, so you have to look up Schedule 1 to see what they are.

When you are doing additions and alterations, there are exceptions for windows and exterior doorways in dwellings and outbuildings, altering entranceways or internal doorways to make it easier for disabled people, interior alterations to non-residential buildings, internal walls and

doorways, internal linings and finishes in dwellings, thermal insulation, penetrations, closing in existing verandas or patios, awnings, porches and verandas, carports, and shade sails. Once again, terms and conditions apply.

No consent is required for general building work on single-storey detached buildings with a floor area of not more than 10m². There are limitations so you have to look up Schedule 1 to see what they are.

The above categories all relate to buildings, but there are a number of other structures that don't require a consent either, including certain retaining walls, fences and hoardings, small-medium dams, tanks and pools (excluding swimming pools), decks, platforms, bridges, boardwalks and similar structures, signs, height-restriction gantries, temporary storage stacks, and private household playground equipment. You cannot simply assume that any of those will be exempt. You have to look up the criteria in Schedule 1.

There are also exceptions for certain structures owned or controlled by a network utility operator or similar organisation, demolition, removal of part of a building, certain sanitary plumbing and drainlaying work carried out by authorised plumbers, gasfitters and drainlayers, certain work in connection with water heaters, and certain building work for which the design is carried out or reviewed by a chartered professional engineer.

Finally, it pays to remember that territorial and regional authorities have discretion to waive the requirement for a building consent in certain cases. They have to be persuaded that the consent is not necessary, either because the completed building work is likely to comply with the code, or if it doesn't comply, it is unlikely to endanger people or any building, whether on the same land or some other property. Obviously that waiver is only going to be exercised in very deserving cases, generally where the cost and effort of obtaining a consent is out of all proportion to the cost of the project, or to the risk of the building work failing and causing harm to the public.



Geoff Hardy has 39 years' experience as a commercial lawyer and is the senior lawyer in the Auckland firm "Madison Hardy". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 379 0504, and email geoff@madisonhardy.com. This article is not intended to be relied upon as legal advice.

ITM FISHING COMPETITION: WHANGAROA 2015

Whangaroa Harbour is hailed as the Game Fish Capital of New Zealand.

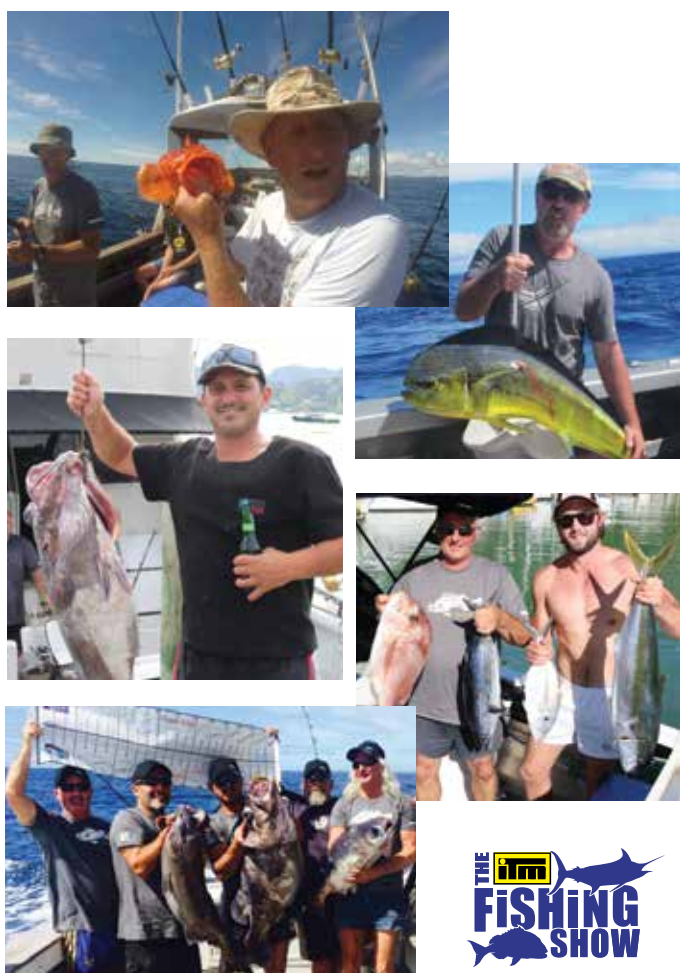
The weather was perfect for the competition. Some decent Hapuku were hauled in and a couple of beautiful Mahimahi were also landed. The ocean currents however, failed to provide the ideal conditions to bring in the big game fish.

On the sport fishing side, large Kahawai, barrel Kingfish and big Snapper were the catches of the weekend with all anglers experiencing the joy of a smoking reel. In keeping with Matt Watson's and Legasea's initiative, the majority of the prizes were based on length and anglers were encouraged to catch, photograph and release fish across the competition.

Anglers competed for a prize pool worth \$35,000.

AND THE AWARDS WENT TO:

CATEGORY	WINNER
Most Game Fish Points (Team)	Mojo Risin (Tumu ITM Hawkes Bay)
Most Sport Fish Points (Team)	Witch Doctors (Western ITM Swanson)
Most Sport Fish Points (Angler)	Greg McIntyre - Eke2na (Tauranga ITM)
Heaviest Tuna 7.5kg	Brian Woodall - Team NAD (Cambridge ITM)
Heaviest Mahimahi 9.48kg	Mike Foot - Mojo Risin (Tumu ITM Hawkes Bay)
Longest Kahawai 57cm	Scott Taylor - Impulsive Piscators (Hillside ITM Glenfield)
Longest Bluenose 95cm	Chris Potier - Kallista (Western ITM Swanson)
Longest Bass/Hapuku 109cm	Colin Shramm - Kallista (Western ITM Swanson)
Longest Trevally 50cm	Greg McIntyre - Eke2na (Tauranga ITM)
Longest John Dory 57cm	Melville Strude - Dogs of War (Far North ITM)
Longest Snapper 76cm	Burt - Brett Godfrey Witch Doctors (Western ITM Swanson)
Longest Kingfish 109cm	Ox - David Anderson Waikato Express (Tuakau ITM)



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WRAP-AROUND SOLUTIONS

Building a warm, dry, healthy home requires a wrap-around solution to weather-tightness - a building wrap provides that solution.

Air, laden with water vapour can sometimes move through tiny gaps and cavities in the exterior walls and through the lining so a breathable wall wrap should always be used. Breathable building wrap avoids water condensation and the build-up of trapped water, which creates conditions for rot and fungal growth.

IMPORTANT QUESTIONS TO ASK

Is the building wrap compatible with the cladding?

When choosing a wrap, look at what is going over the top, says Andy Lindsay, Sales Consultant at Masons Plastabrick.

“The selection of cladding and building wrap is critical. They have to work together. For example, absorbent wraps draw moisture and condensation build-up from the cladding in the cavity. If you are putting a direct fix absorbent cladding over the wrap and you use an absorbent wrap that will be fine, however moisture would sit between a non-absorbent wrap used with a non-absorbent product such as metal and could create issues.”

Does the house have a cavity?

Cavities are designed to protect timber framing from occasional leaks via a gap, which allows

water to drain down the back of the cladding and out through the base of the cavity. Any remaining moisture within the cavity is able to dry through ventilation provided along the bottom edge of the cavity. A breathable, waterproof wrap is suitable for use with cladding systems over a cavity. Absorbent wraps are suitable for direct-fixed and/or non-absorbent claddings.

Does the wrap need to be fire-rated?

The architect will have specified fire-rated wrap if this is required to obtain Council Consent. However, fire-rated wrap also adds to the fire safety of the home. Fire-rated building wrap held in place over insulation with wrap strapping keeps the insulation in place and prevents it catching fire to a tested standard.

Has the wrap been appraised for New Zealand Standards?

Building consent authorities will accept CodeMark or BRANZ appraised products as complying with the Building Code, so long as the products are being used as specified.

Next time you visit your local ITM store ask the team for advice about which building wrap is right for your project.

The easy way to create a textured look



EasyLap™ Panel is a strong fibre cement sheet with a shiplap vertical joint. Finished on site with roll-on acrylic texture it creates a textured look with a subtle vertical joint.

EasyLap™ Panel offers a cost effective alternative to traditional texturing methods and is fast to install with a large format panel and no requirement for a vertical set joint and control joint.

EasyLap™ Panel is resistant to fire, rot, damage from moisture and delivers a versatile cladding option for modern composite design.

KEY FEATURES AND BENEFITS

- Offers a cost effective alternative to traditional texturing methods.
- Fast installation: Shiplap joint eliminates the need for a vertical set joint and control joint.
- Design flexibility: Complement other James Hardie cladding in modern composite design.
- Resistant to fire, damage from moisture and rot.
- Complies with New Zealand Building Code and has a 15 year product warranty.

SIZES

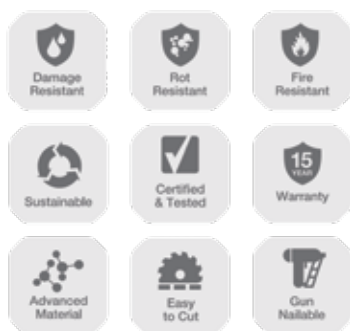
Length mm	Width mm	Thickness mm
2450	1200	9mm
2750	1200	9mm
3000	1200	9mm

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HAT**



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* Limit of one per account. Strictly while stocks last.



EasyLap™
PANEL

THE INSURANCE TOOLKIT

WHAT ARE YOUR EXPOSURES?

MATERIAL DAMAGE

What would you do if your tools were stolen?



Cover for your business assets including tools of trade

BUILDERS' WARRANTY

Can you guarantee your workmanship and the products you've used for 10 years?



Cover for defects in workmanship or materials

LIABILITY INSURANCE

What would happen if you damaged someone else's property?

How would you defend yourself if someone took legal action against you?

How would you defend yourself if WorkSafe NZ investigated you?



Covering your legal liabilities arising from your work

MOTOR VEHICLE INSURANCE

Do you own any vehicles or mobile plant?



Cover for vehicles, mobile plant and trailers

CONTRACT WORKS

Who should arrange this?
Have you discussed this with your client?



Covering work during the course of construction

INCOME PROTECTION

What would happen if you couldn't work for 6 months or more?



Pays a monthly benefit if you can't work due to sickness or injury

BRAVEDAY ARE INSURANCE EXPERTS IN THE CONSTRUCTION INDUSTRY

BRAVEDay have specifically designed a package for the construction industry to assist with mitigating the risk/exposures faced by builders, including those recently introduced by the new Building Act.

For builders, an "off the shelf" insurance policy is no longer an adequate solution. Specifically tailored products are the best way to provide the maximum amount of cover. For a tailored solution contact: Kane Butler 022 067 0941, kane@braveday.co.nz



ARE YOU RESPONSIBLE FOR YOUR THIEF'S SAFETY?

Safeguard yourself against liability issues and theft!



Imagine this: It's Friday afternoon, the boys have just knocked off. A couple of hours later, an opportunist stops by your site. He spots some wood off-cuts which would be great for firewood. During collection of all your "firewood" he notices some hold-down brackets and a box of nails sitting on a dwang which also get scooped up. Wait, your clever apprentice left the Nail gun out again! Well, thanks for that too!

The thief is finally done and makes his way back through the mud towards the car. Suddenly he slips and impales himself onto an unsecured reinforcing rod. And you now find yourself facing the authorities, answering questions on how the poor victim was able to access your site and why the reo was unsecured.

As ridiculous as it sounds, if you did not take reasonable steps to secure your site then you may be responsible for ANYONE entering.

FREE 10W SOLAR SECURITY LIGHT

with every 10 Fence Kits (SSF2100) purchased in June (or Free Brace Kit instead)



Secure your site with a fully compliant Site Security Fence



See in-store for competitive pricing

Staffy Site Fence Specs:	As per Building code F5:	Fence Kit (SSF2100):	Brace Kit (SSFB):
2.4m long x 2.1m high	50 x 50mm mesh - climb proof	Fence Panel x 1	Fence brace x 1
Hot dip galvanised	No more than 100mm of the ground	Fence Foot x 1	Fence clamp x 1
4mm welded wire mesh	Over 2m in height	Fence Clamp x 1	Fence Peg x 1

FREE OIL SKIN WIDE BRIM HAT

When you spend over \$350 on any of these products*

* Limit of one per account. Strictly while stocks last.



INSTALLING CAVITY SLIDERS IN BATHROOMS

Bathrooms and toilets are the most popular locations for installing cavity sliders; they are also the area CS FOR DOORS receives the most queries about.

The following is an excerpt from a practical guide to Cavity Sliders.

WET AREAS

All CS Cavity Sliders are suitable for installation into bathroom and internal wet areas if correct installation and waterproofing procedures are followed. For additional peace of mind, H3.1 tanalised jambs and noggs can be provided.

TILING

All CS Cavity Sliders are suitable for tiling onto. Ensure correct installation procedure is followed and a suitable tile substrate is fixed to the cavity pocket. Care should be taken to ensure the cavity wall is correctly waterproofed.

Once set, the tiles will strengthen the wall of the cavity pocket so it is important the jambs are well clear of the door (use the jamb spreader supplied) before tiling.

For especially heavy tiles or if the cavity pocket is to form part of the shower enclosure, it is recommended that the cavity pocket is manufactured with a 17mm H3.1 sheet of plywood in the frame. Double lining the cavity pocket with suitable wall board and tile substrate will also provide additional protection.



In all cases it is critical to ensure that all clearances are checked prior to fixing of tiles.

MORE STABILITY

Where additional split jamb (front stay) support is required, ask for a 3-cell split jamb (timberformed only). Where additional stability is required on one side of the cavity pocket (i.e. for fixing of rails etc.) a ply panel can be added.

The "CS Pocket Guide" can be downloaded from the CS website - or ask at your local ITM. The CS Pocket Guide has tips on selection, installation and troubleshooting. Visit the builder's section at www.csfordoors.co.nz/builders for more information.



CS FOR DOORS

IMPORTANT

The 1st of January 2015 saw significant changes to the **Building Act and Regulations that affect EVERY builder**. The changes include new responsibilities including the need to provide a written building contract for all jobs over \$30,000.

BUILDERS ARE YOU READY?

We're sure you'd rather be fishing than running around like a headless chicken sorting out paperwork, so we have good news for you. Certified Builders already have a suite of contracts ready to go and a help-line available to all members for a minuscule cost. If you're already a member you'll be

SWEET AS

and if you're not don't worry, simply give us a call and we'll help ensure you don't hit any unnecessary speed bumps. To join the Certified Builders team visit www.certified.co.nz or call us today on **0800 237 843**



NEW ZEALAND'S MOST QUALIFIED BUILDERS



BUILDERS' GUARANTEES

What's the difference between a builder's responsibility to guarantee their work for 10 years under the Building Act, and the cover provided by a 10 year Certified Builders Homefirst or Master Build Guarantee?

Put bluntly, if a building company is still trading then its customers can use the Building Act to enforce their rights. However, if the company has closed down then its legal obligations under the Act can't be enforced (because the company no longer exists), and this is why homeowners need an independent guarantee.

Your customers can't be sure you'll be around for the next 10 years. Our industry is a volatile one: statistics show that 75% of construction businesses in New Zealand will have failed within 10 years. This could be due to many reasons, the most common are:

- Cashflow problems;
- Lack of financial & business management skills;
- Bad debt due to a customer not paying;
- Personal issues (relationship break up, accident or illness);
- Don't get enough business in the door;
- Leave industry.

HOW DOES AN INDEPENDENT GUARANTEE BENEFIT THE HOMEOWNER?

As well as fixing defects, third party builders guarantees also:

- Protect the homeowner's deposit;
- Guarantee to complete their project if their builder can't, as well as covering the extra costs to do so.

They are a guarantee of the builder's obligations under their contract. In a recent case in Christchurch more than \$1m has been paid on

behalf of affected homeowners after their builder went bust. Many of these homeowners would have otherwise lost their deposit or faced increased costs to complete their homes or fix defective work.

DO BUILDERS HAVE TO PROVIDE THEM?

No. The new disclosure rules that came into force in January only require you to disclose whether you can offer a guarantee. You do not have to provide one. However, some trade associations do require their members to provide them. Builders that are not members of a trade association but do want to provide their clients with an independent 10 year guarantee can contact BuiltIn and apply to become Homefirst Guarantee accredited. There's an assessment process and they must meet BuiltIn's criteria first.

ARE THEY INSURANCE?

No. An insurance contract is between two parties (the client and the insurer) and pays if certain events happen. A builder's guarantee is between three parties (the client, builder and surety) and works similarly to the way parents might act as a guarantor for their kids' mortgage payments. They agree to pay if their kids can't. The surety behind a builder's guarantee agrees to meet the obligations of the builder if the builder can't fulfil those obligations themselves (usually because the company has gone bust). So in all cases it's first and foremost the builder's responsibility to meet their obligations. The guarantee stands behind them and steps up if the builder can't. That's why the homeowner should always try to resolve their problems directly with their builder first and only make a guarantee claim when that has failed.

HOW DO THEY BENEFIT THE BUILDER?

There is no benefit for the builder under the terms of the guarantee itself. It only benefits homeowners if their builder lets them down. However, as more information is available to the public through mandatory checklists and disclosures, demand for independent guarantees is likely to increase, so builders who offer them will benefit.

OVERSEAS EXAMPLES

In many Australian states it is a legal requirement for builders to provide what they call a home

warranty for every project, and they can't be licensed without first being approved to provide warranty cover.

In the UK more than 80% of all new homes are covered by a third party 10 year guarantee, although the scheme there is optional. The current approach in New Zealand is to encourage the building public to become more informed and choose a builder who can provide an independent 10 year guarantee.

TABLE OF THE PROTECTION AVAILABLE THROUGH THIRD PARTY GUARANTEES AND IMPLIED WARRANTIES IN LAW

Building Act Warranties	Consumer Guarantees Act	Third Party Guarantees
Builder must be still trading	Builder must be still trading	Builder is no longer trading
No protection for deposits or extra completion costs	No protection for deposits or extra completion costs	Refund lost deposits or pay extra costs to complete a project if the builder defaults
You agree that:	Does not apply to buildings and building materials, but does apply to services. The law requires that your services will be:	Provide the following benefits to homeowners if their builder is unable to fulfil their contractual obligations: (subject to the terms and conditions of the policy)
The building work will be done properly, competently, and in accordance with the plans and specifications	Performed with reasonable care and skill	Refund a deposit if building work has not commenced
All the materials used will be suitable and, unless otherwise stated in the contract, new	Fit for the particular purpose they were supplied for	Complete a contract and absorb extra costs to complete that contract
The building work will be carried out in accordance with all law and requirements, including the Building Act and Regulations (including the Building Code)	Completed within a reasonable time	Fix non-structural defects within the first two years
The building work will be carried out with reasonable care and skill and completed within the time specified, or a reasonable time if no time is stated	A reasonable price, if no price or pricing formula has been previously agreed	Fix structural defects including weathertightness for up to 10 years
The household unit will be suitable for occupation at the end of the work	You must fix any problem you're responsible for within a reasonable timeframe. If you can't fix the problem the consumer can:	Benefits can be transferred to subsequent owners
That if the contract states any particular outcome and the owner relies on the skill and judgment of the contractor to achieve it, the building work and the materials will be fit for purpose and be of a nature or quality suitable to achieve that result	Claim compensation for any drop in the value of the product or service	
You must "put it right" for the first 12 months (or prove you are not responsible)	Cancel the service contract, pay for any satisfactory work already done, and get someone else to finish the repairs	
You must "put it right" for up to 10 years (the client must prove you are responsible)	Consumers may also claim for any reasonably foreseeable extra loss that results from the initial problem	

IN A NUTSHELL

Third party builders' guarantees provide benefits to homeowners that aren't available under the law, such as for loss of deposit and extra completion costs. They also ensure that homeowners have some protection when they can't enforce their rights under the Building Act or Consumer Guarantees Act because their builder is no longer around.

Builtin New Zealand is a specialist in insurance for the construction industry. For more information visit www.builtin.co.nz, email Ben Rickard at ben@builtin.co.nz or call him on 0800 BUILTIN



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- Semi-temporary
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 - 11 oz spray/312g
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Dayle ITM Avondale 09 828 9791
Dysart ITM Glen Innes 09 521 3609
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Mahia ITM Takanini 09 267 0234
Tamaki ITM East Tamaki 09 274 4942
Thomsons ITM Drury 09 294 9410
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Oregon ITM Mt Maunganui 07 928 4942
Otorohanga ITM 07 873 8079
Rotoma ITM Rotorua 07 347 7023
Taupo ITM 07 378 9899
Tauranga ITM 07 541 1232
Te Puna ITM 07 552 5770
Thomsons ITM Hamilton Avalon 07 849 3674

Thomsons ITM Whatawhata 07 829 8518
Timmo's ITM Te Awamutu 07 871 7545
Triangle ITM Tokoroa 07 886 6611
Whakatane Timber & Hardware ITM 07 307 0031

COROMANDEL

Bargain Boards ITM Kopu 07 868 9829
Barrier ITM Tryphena 09 429 0466
Coromandel ITM 07 866 8848
Pauanui ITM 07 864 8579

CENTRAL NORTH ISLAND

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Central ITM Feilding 06 323 3400
Central ITM Marton 06 327 5458
Hometown ITM Foxton 06 363 8049
Manawatu ITM 06 356 9490
New Plymouth ITM 06 758 8939
Stratford ITM 06 765 7800
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Crighton ITM Paraparaumu 04 298 9726
Crighton ITM Seaview 04 568 3896
Northpac ITM Newlands 04 478 5489

Parapine ITM Upper Hutt 04 527 6800
Tawa ITM 04 232 5999
Tumu ITM Masterton 06 370 6060

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Kaikoura ITM 03 319 5447
Motueka ITM 03 528 7254
Nelson ITM 03 548 5487
Picton ITM 03 573 6888
Takaka ITM 03 525 8222

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Darfield ITM 03 318 7474
Dyers Road ITM Bromley 03 373 6049
Geraldine ITM 03 693 9397
Greymouth ITM 03 768 0441
Hamptons ITM Waltham 03 374 3333
Helmack ITM Ashburton 03 307 0412
Hillside ITM Hornby 03 349 9739
Kaiapoi ITM 03 327 8829
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PRODUCTS ON PROMOTION: All prices exclude GST. Prices are valid from 2nd June - 12th July 2015, unless specified otherwise. Some products may not be available in all ITM stores, but can be ordered in for customers. FREE ITM OIL SKIN WIDE BRIM HAT: Applies to purchases made between 2nd June - 12th July 2015 or while stocks last. Please note that the \$350 (excl GST) qualifier for the FREE ITM OIL SKIN WIDE BRIM HAT applies to each supplier's product featured and cannot be made up of smaller amounts spent on individual supplier's products e.g. Customers will qualify for a giveaway if they purchase \$350 of Hitachi products, NOT if they purchase \$300 of Hitachi and \$50 on Makita products. Purchases must be made on one invoice/account. Offer is limited to one per customer. All prices exclude GST.

NEED SOMEONE TO TALK YOU THROUGH THE BUILDING ACT CHANGES? PICK UP YOUR PHONE.

We've made a series of short, simple, easy to follow videos to help you understand what's expected of builders under the building act. You can watch them on your phone over smoko. Go to itm.co.nz/bac



"We'll see you right"



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